

Louisiana  
Department  
of Insurance

James J. Donelon  
Commissioner



# Homeowners Rate Comparison Guide

# A Message from Commissioner of Insurance James J. Donelon



Welcome to the *Louisiana Homeowners Rate Comparison Guide*. To provide you with a better idea of cost, we offer separate rate comparison guides for homeowners and automobile insurance. If you are interested in automobile insurance, be sure to get your copy of our *Louisiana Automobile Rate Comparison Guide*. You can call 1-800-259-5300 and ask for a copy, or print a copy from our Web site at [www.lidi.state.la.us](http://www.lidi.state.la.us).

The companies listed here are some of the top carriers of homeowners insurance in Louisiana based on premium volume. Included are detailed examples of a wide variety of policies. **Keep in mind these examples may not precisely reflect your individual circumstances. Also, you may find that a company not included in this guide can best provide the coverage and service you need.**

When shopping for insurance, look for a company that is financially sound, has a history of good service and charges a fair rate. Remember, no matter how low the premium might be, an inexpensive policy does you no good if the insurance company cannot cover your claim after your home has been damaged or destroyed.

Please contact us to find out if any complaints have been filed against the company or producer (agent) you are considering. Also, be sure to ask for the company's A.M. Best rating, which shows the financial strength of the company and its ability to meet obligations to policyholders.

I hope this guide assists you in your search for the right homeowners insurance. *The Louisiana Department of Insurance is located in the Poydras Building at 1702 N. 3rd Street in Baton Rouge. For answers to your automobile or homeowners insurance questions, call 1-800-259-5300, write to the Louisiana Department of Insurance at P.O. Box 94214, Baton Rouge, LA 70804-9214 or visit our Web site at [www.lidi.state.la.us](http://www.lidi.state.la.us).*

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## Homeowners Insurance - Example A

Annual rate with \$500 deductible for **frame construction**, \$60,000 coverage A, 50-year-old dwelling, smoke detectors, deadbolt locks on all doors and no significant remodeling.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural <sup>1</sup>
AEGIS Security Insurance Co.	\$ 618	\$ 661	\$ 668	\$ 668	\$ 731	\$ 668	\$ 731	\$ 1,034
Allstate Insurance Co. <sup>2</sup>	533	436	442	461	494	624	538	1,506
America First Insurance Co. <sup>3</sup>	—	—	—	—	—	—	—	—
ANPAC Louisiana Insurance Co. <sup>4</sup>	541	593	659	684	467	1,026	640	770
Auto Club Family Insurance Co.	542	505	572	608	471	735	543	669
Continental Insurance Co.	677	878	974	1,020	732	1,127	769	2,217
Encompass Indemnity Co.	1,145	1,103	904	1,033	1,380	1,024	1,282	2,654
Encompass Insurance Co. of America	677	878	974	1,020	732	1,127	769	2,217
Encompass Property & Casualty Co.	677	878	974	1,020	732	1,127	769	2,217
Farmers Insurance Exchange	950	962	1,151	1,076	767	1,379	1,003	966
Fidelity & Casualty Insurance Co. of NY	677	878	974	1,020	732	1,127	769	2,217
Great Northern Insurance Co.	284	343	357	357	279	357	283	349
Hanover American Insurance Co.	589	527	648	721	570	874	696	625
Hanover Insurance Co.	820	776	900	1,001	791	1,215	966	868
Hartford Insurance Co. of the Midwest <sup>5</sup>	633	564	642	703	549	951	668	796
Kansas City Fire & Marine Insurance Co.	1,145	1,103	904	1,033	1,380	1,024	1,282	2,654
LA Citizens Property Insurance Corp. <sup>3</sup>	—	—	—	—	—	—	—	—
Lafayette Insurance Co. <sup>4</sup>	338	344	379	379	331	481	349	829
Liberty Mutual Fire Insurance Co.	499	532	601	811	449	856	500	1,110
Louisiana Farm Bureau Casualty Ins. Co.	640	646	657	721	619	856	775	1,377
Louisiana Farm Bureau Mutual Ins. Co.	533	538	549	603	517	716	646	1,152
Massachusetts Bay Insurance Co.	656	620	720	801	633	972	773	694
Metropolitan Property & Casualty Ins. Co.	637	564	515	601	543	800	676	891
Safeco Insurance Co. of America	480	494	741	741	468	856	665	1,225
State Farm Fire and Casualty Co.	703	718	633	757	591	988	683	1,383
Teachers Insurance Co. <sup>6</sup>	550	464	508	580	572	676	708	1,580
The Standard Fire Insurance Co.	948	785	1,079	1,158	930	1,333	978	2,102
Trinity Universal of Kansas <sup>3</sup>	—	—	—	—	—	—	—	—
United Services Automobile Assoc. <sup>7</sup>	598	604	655	711	528	708	583	1,352

### Notes:

•Quotes include \$100,000 liability with \$1,000 medical payments.

1. Rated example has no fire protection.
2. Assumed has fire extinguisher to qualify for the Protective Device Discount.
3. Risk not eligible.
4. \$1,000 minimum deductible.
5. Rates are based on \$500 AOP/2% wind/hail deductible.
6. \$1,000 wind and hail deductible.
7. Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. New Orleans quote includes a \$1,000 deductible.



## Homeowners Insurance - Example B

Annual rate with \$500 deductible for **frame construction**, \$75,000 coverage A, 25-year-old dwelling, smoke detectors, deadbolt locks on all doors and no significant remodeling.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural <sup>1</sup>
AEGIS Security Insurance Co.	\$ 645	\$ 690	\$ 696	\$ 696	\$ 763	\$ 696	\$ 763	\$ 1,079
Allstate Insurance Co. <sup>2</sup>	637	535	529	552	591	765	644	1,872
America First Insurance Co.	962	969	949	949	944	2,779	1,148	1,925
ANPAC Louisiana Insurance Co. <sup>3</sup>	527	577	641	665	454	998	622	749
Auto Club Family Insurance Co.	661	616	699	743	575	896	663	815
Continental Insurance Co.	773	1,007	1,118	1,172	836	1,295	880	2,560
Encompass Indemnity Co.	1,247	1,211	990	1,147	1,519	1,136	1,407	2,824
Encompass Insurance Co. of America	773	1,007	1,118	1,172	836	1,295	880	2,560
Encompass Property & Casualty Co.	773	1,007	1,118	1,172	836	1,295	880	2,560
Farmers Insurance Exchange	807	812	972	914	652	1,164	853	821
Fidelity & Casualty Insurance Co. of NY	773	1,007	1,118	1,172	836	1,295	880	2,560
Great Northern Insurance Co.	338	409	427	427	332	427	336	417
Hanover American Insurance Co.	702	628	771	859	678	1,041	828	745
Hanover Insurance Co.	976	923	1,071	1,192	941	1,446	1,150	1,034
Hartford Insurance Co. of the Midwest <sup>4</sup>	738	658	746	819	639	1,109	778	930
Kansas City Fire & Marine Insurance Co.	1,247	1,211	990	1,147	1,519	1,136	1,407	2,824
LA Citizens Property Insurance Corp.	1,084	1,027	1,113	1,373	861	1,264	1,006	2,222
Lafayette Insurance Co. <sup>3</sup>	404	411	451	451	395	573	416	987
Liberty Mutual Fire Insurance Co.	593	631	713	962	533	1,049	594	1,330
Louisiana Farm Bureau Casualty Ins. Co.	810	817	830	912	783	1,082	980	1,769
Louisiana Farm Bureau Mutual Ins. Co.	673	681	694	762	653	905	817	1,458
Massachusetts Bay Insurance Co.	780	739	857	954	753	1,157	921	827
Metropolitan Property & Casualty Ins. Co.	706	623	569	665	602	886	749	986
Safeco Insurance Co. of America	542	558	838	838	529	968	751	1,385
State Farm Fire and Casualty Co.	841	859	757	906	707	1,182	817	1,656
Teachers Insurance Co. <sup>5</sup>	598	547	599	631	673	798	768	1,718
The Standard Fire Insurance Co.	1,034	855	1,177	1,263	1,014	1,454	1,068	2,292
Trinity Universal of Kansas	843	866	899	899	949	933	965	933
United Services Automobile Assoc. <sup>6</sup>	662	668	724	786	584	783	645	1,495

### Notes:

•Quotes include \$100,000 liability with \$1,000 medical payments.

1. Rated example has no fire protection.
2. Assumed has fire extinguisher to qualify for the Protective Device Discount.
3. \$1,000 minimum deductible.
4. Rates are based on \$500 AOP/2% wind/hail deductible.
5. \$1,000 wind and hail deductible.
6. Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. New Orleans quote includes a \$1,000 deductible.

## Homeowners Insurance - Example C

Annual rate with \$500 deductible for **frame construction**, \$100,000 coverage A, 15-year-old dwelling, smoke detectors, deadbolt locks on all doors and no significant remodeling.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural <sup>1</sup>
AEGIS Security Insurance Co.	\$ 721	\$ 771	\$ 780	\$ 780	\$ 854	\$ 780	\$ 854	\$ 1,210
Allstate Insurance Co. <sup>2</sup>	851	714	704	735	788	1,049	861	2,542
America First Insurance Co.	825	830	813	813	808	2,380	983	1,649
ANPAC Louisiana Insurance Co. <sup>3</sup>	493	541	600	623	426	935	583	702
Auto Club Family Insurance Co.	940	881	1,066	1,133	876	1,368	917	1,245
Continental Insurance Co.	921	1,205	1,340	1,405	999	1,555	1,051	3,091
Encompass Indemnity Co.	1,416	1,381	1,137	1,340	1,735	1,328	1,604	3,233
Encompass Insurance Co. of America	921	1,205	1,340	1,405	999	1,555	1,051	3,091
Encompass Property & Casualty Co.	921	1,205	1,340	1,405	999	1,555	1,051	3,091
Farmers Insurance Exchange	868	859	1,028	983	701	1,232	917	883
Fidelity & Casualty Insurance Co. of NY	921	1,205	1,340	1,405	999	1,555	1,051	3,091
Great Northern Insurance Co.	416	503	526	526	408	526	412	513
Hanover American Insurance Co.	826	739	907	1,010	798	1,225	975	876
Hanover Insurance Co.	1,148	1,087	1,260	1,402	1,108	1,701	1,353	1,216
Hartford Insurance Co. of the Midwest <sup>4</sup>	973	869	983	1,079	840	1,463	1,027	1,223
Kansas City Fire & Marine Insurance Co.	1,416	1,381	1,137	1,340	1,735	1,328	1,604	3,233
LA Citizens Property Insurance Corp.	1,507	1,426	1,550	1,917	1,192	1,762	1,399	3,120
Lafayette Insurance Co. <sup>3</sup>	559	568	625	625	547	794	576	1,370
Liberty Mutual Fire Insurance Co.	771	822	919	1,309	693	1,441	772	1,810
Louisiana Farm Bureau Casualty Ins. Co.	1,077	978	1,105	1,213	1,041	1,440	1,173	2,394
Louisiana Farm Bureau Mutual Ins. Co.	896	815	924	1,014	869	1,204	978	1,981
Massachusetts Bay Insurance Co.	918	869	1,008	1,122	886	1,361	1,083	973
Metropolitan Property & Casualty Ins. Co.	910	805	734	858	777	1,142	966	1,273
Safeco Insurance Co. of America	647	666	1,000	1,000	631	1,155	897	1,653
State Farm Fire and Casualty Co.	1,122	1,146	1,010	1,209	944	1,577	1,090	2,209
Teachers Insurance Co. <sup>5</sup>	775	656	718	819	806	956	998	2,229
The Standard Fire Insurance Co.	844	749	1,000	1,030	826	1,272	921	1,875
Trinity Universal of Kansas	941	967	1,003	1,003	1,059	1,041	1,076	1,041
United Services Automobile Assoc. <sup>6</sup>	767	774	839	912	677	929	748	1,733

### Notes:

•Quotes include \$100,000 liability with \$1,000 medical payments.

1. Rated example has no fire protection.
2. Assumed has fire extinguisher to qualify for the Protective Device Discount.
3. \$1,000 minimum deductible.
4. Rates are based on \$500 AOP/2% wind/hail deductible.
5. \$1,000 wind and hail deductible.
6. Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. New Orleans quote includes a \$1,000 deductible.

## Homeowners Insurance - Example D

Annual rate with \$500 deductible for **brick construction**, \$125,000 coverage A, 10-year-old dwelling, smoke detectors, deadbolt locks on all doors and no significant remodeling.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural <sup>1</sup>
AEGIS Security Insurance Co. <sup>2</sup>	—	—	—	—	—	—	—	—
Allstate Insurance Co. <sup>3</sup>	\$ 956	\$ 758	\$ 780	\$ 812	\$ 875	\$ 1,120	\$ 965	\$ 2,499
America First Insurance Co.	899	904	887	887	880	2,595	1,070	1,760
ANPAC Louisiana Insurance Co. <sup>4</sup>	504	552	613	636	434	954	595	734
Auto Club Family Insurance Co.	991	942	1,139	1,210	936	1,459	981	1,329
Continental Insurance Co.	973	1,270	1,417	1,486	1,052	1,645	1,107	3,152
Encompass Indemnity Co.	1,573	1,552	1,280	1,522	1,953	1,511	1,799	3,599
Encompass Insurance Co. of America	973	1,270	1,417	1,486	1,052	1,645	1,107	3,152
Encompass Property & Casualty Co.	973	1,270	1,417	1,486	1,052	1,645	1,107	3,152
Farmers Insurance Exchange	1,003	987	1,181	1,136	810	1,440	1,059	1,020
Fidelity & Casualty Insurance Co. of NY	973	1,270	1,417	1,486	1,052	1,645	1,107	3,152
Great Northern Insurance Co.	514	624	652	652	504	652	509	636
Hanover American Insurance Co.	920	824	1,010	1,126	888	1,364	1,086	975
Hanover Insurance Co.	1,279	1,210	1,403	1,563	1,234	1,894	1,508	1,355
Hartford Insurance Co. of the Midwest <sup>5</sup>	1,070	954	1,082	1,189	925	1,609	1,127	1,343
Kansas City Fire & Marine Insurance Co.	1,573	1,552	1,280	1,522	1,953	1,511	1,799	3,599
LA Citizens Property Insurance Corp.	1,816	1,714	1,866	2,313	1,429	2,125	1,680	3,155
Lafayette Insurance Co. <sup>4</sup>	681	691	762	762	665	969	702	1,340
Liberty Mutual Fire Insurance Co.	814	865	977	1,393	730	1,533	813	1,986
Louisiana Farm Bureau Casualty Ins. Co.	1,129	1,027	1,162	1,282	1,096	1,522	1,234	2,538
Louisiana Farm Bureau Mutual Ins. Co.	943	859	965	1,064	910	1,261	1,027	2,096
Massachusetts Bay Insurance Co.	1,022	969	1,122	1,250	987	1,516	1,206	1,084
Metropolitan Property & Casualty Ins. Co.	998	882	805	940	851	1,253	1,058	1,395
Safeco Insurance Co. of America	709	733	1,096	1,096	693	1,267	983	1,879
State Farm Fire and Casualty Co.	1,244	1,271	1,120	1,341	1,047	1,749	1,209	2,449
Teachers Insurance Co. <sup>6</sup>	819	683	749	866	840	995	1,056	2,424
The Standard Fire Insurance Co.	972	863	1,154	1,186	952	1,466	1,060	2,142
Trinity Universal of Kansas	945	972	1,009	1,009	1,065	1,046	1,082	1,046
United Services Automobile Assoc. <sup>7</sup>	811	819	888	964	716	983	791	1,527

### Notes:

•Quotes include \$100,000 liability with \$1,000 medical payments.

1. Rated example has no fire protection.
2. Risk not eligible.
3. Assumed has fire extinguisher to qualify for the Protective Device Discount.
4. \$1,000 minimum deductible.
5. Rates are based on \$500 AOP/2% wind/hail deductible
6. \$1,000 wind and hail deductible.
7. Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. New Orleans quote includes a \$1,000 deductible.

## Homeowners Insurance - Example E

Annual rate with \$500 deductible for **brick construction**, \$150,000 coverage A, 5-year-old dwelling, smoke detectors, deadbolt locks on all doors and no significant remodeling.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural <sup>1</sup>
AEGIS Security Insurance Co. <sup>2</sup>	—	—	—	—	—	—	—	—
Allstate Insurance Co. <sup>3</sup>	\$ 1,082	\$ 794	\$ 878	\$ 921	\$ 993	\$ 1,182	\$ 1,093	\$ 2,613
America First Insurance Co.	980	986	967	967	959	2,830	1,167	1,918
ANPAC Louisiana Insurance Co. <sup>4</sup>	551	603	670	696	475	1,043	650	803
Auto Club Family Insurance Co.	1,039	989	1,193	1,268	981	1,529	1,028	1,393
Continental Insurance Co.	1,125	1,474	1,646	1,726	1,217	1,913	1,282	3,676
Encompass Indemnity Co.	1,476	1,477	1,249	1,518	2,064	1,662	1,904	3,793
Encompass Insurance Co. of America	1,125	1,474	1,646	1,726	1,217	1,913	1,282	3,676
Encompass Property & Casualty Co.	1,125	1,474	1,646	1,726	1,217	1,913	1,282	3,676
Farmers Insurance Exchange	975	928	1,131	1,123	787	1,387	1,037	992
Fidelity & Casualty Insurance Co. of NY	1,125	1,474	1,646	1,726	1,217	1,913	1,282	3,676
Great Northern Insurance Co.	613	744	778	778	600	778	608	759
Hanover American Insurance Co.	957	857	1,052	1,172	924	1,420	1,130	1,015
Hanover Insurance Co.	1,331	1,260	1,461	1,627	1,284	1,972	1,569	1,410
Hartford Insurance Co. of the Midwest <sup>5</sup>	1,213	1,080	1,226	1,347	1,047	1,824	1,276	1,522
Kansas City Fire & Marine Insurance Co.	1,476	1,477	1,249	1,518	2,064	1,662	1,904	3,793
LA Citizens Property Insurance Corp.	2,239	2,112	2,303	2,856	1,758	2,621	2,070	3,903
Lafayette Insurance Co. <sup>4</sup>	845	859	946	946	825	1,203	872	1,663
Liberty Mutual Fire Insurance Co.	796	845	986	1,393	713	1,531	796	1,974
Louisiana Farm Bureau Casualty Ins. Co.	1,122	1,019	1,155	1,285	1,089	1,538	1,231	2,563
Louisiana Farm Bureau Mutual Ins. Co.	937	853	958	1,057	904	1,261	1,019	2,118
Massachusetts Bay Insurance Co.	1,064	1,008	1,168	1,302	1,027	1,578	1,255	1,129
Metropolitan Property & Casualty Ins. Co.	1,091	973	898	1,033	930	1,400	1,157	1,534
Safeco Insurance Co. of America	789	816	1,221	1,221	771	1,411	1,094	2,093
State Farm Fire and Casualty Co.	1,305	1,333	1,175	1,406	1,098	1,835	1,268	2,569
Teachers Insurance Co. <sup>6</sup>	901	691	757	953	850	1,008	1,162	2,666
The Standard Fire Insurance Co.	1,060	941	1,260	1,294	1,039	1,599	1,156	2,330
Trinity Universal of Kansas	1,017	1,045	1,085	1,085	1,145	1,125	1,163	1,125
United Services Automobile Assoc. <sup>7</sup>	830	837	908	986	732	1,001	809	1,562

### Notes:

•Quotes include \$100,000 liability with \$1,000 medical payments.

1. Rated example has no fire protection.
2. Risk not eligible.
3. Assumed has fire extinguisher to qualify for the Protective Device Discount.
4. \$1,000 minimum deductible.
5. Rates are based on \$500 AOP/2% wind/hail deductible
6. \$1,000 wind and hail deductible.
7. Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. New Orleans quote includes a \$1,000 deductible.

## Homeowners Insurance - Example F

Annual rate with \$500 deductible for **brick construction**, \$200,000 coverage A, less than 1-year-old dwelling, smoke detectors, deadbolt locks on all doors.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural <sup>1</sup>
AEGIS Security Insurance Co. <sup>2</sup>								
Allstate Insurance Co. <sup>3</sup>	\$ 1,271	\$ 921	\$ 1,039	\$ 1,086	\$ 1,169	\$ 1,355	\$ 1,283	\$ 2,962
America First Insurance Co.	1,205	1,213	1,190	1,190	1,180	3,481	1,435	2,359
ANPAC Louisiana Insurance Co. <sup>4</sup>	719	788	875	908	620	1,362	849	1,049
Auto Club Family Insurance Co.	1,184	1,126	1,360	1,445	1,118	1,743	1,172	1,587
Continental Insurance Co.	1,453	1,911	2,137	2,243	1,574	2,487	1,659	4,803
Encompass Indemnity Co.	1,646	1,679	1,449	1,791	2,041	1,805	1,886	3,806
Encompass Insurance Co. of America	1,453	1,911	2,137	2,243	1,574	2,487	1,659	4,803
Encompass Property & Casualty Co.	1,453	1,911	2,137	2,243	1,574	2,487	1,659	4,803
Farmers Insurance Exchange	1,240	1,160	1,416	1,423	974	1,725	1,317	1,263
Fidelity & Casualty Insurance Co. of NY	1,453	1,911	2,137	2,243	1,574	2,487	1,659	4,803
Great Northern Insurance Co.	809	985	1,031	1,031	793	1,031	802	1,004
Hanover American Insurance Co.	1,099	984	1,207	1,345	1,061	1,630	1,298	1,165
Hanover Insurance Co.	1,528	1,447	1,677	1,867	1,475	2,265	1,802	1,620
Hartford Insurance Co. of the Midwest <sup>5</sup>	1,524	1,360	1,545	1,696	1,319	2,294	1,606	1,916
Kansas City Fire & Marine Insurance Co.	1,646	1,679	1,449	1,791	2,041	1,805	1,886	3,806
LA Citizens Property Insurance Corp.	2,766	2,608	2,845	3,534	2,169	3,243	2,558	4,833
Lafayette Insurance Co. <sup>4</sup>	1,051	1,067	1,175	1,175	1,025	1,495	1,082	2,067
Liberty Mutual Fire Insurance Co.	868	931	1,108	1,547	769	1,695	867	2,173
Louisiana Farm Bureau Casualty Ins. Co.	1,346	1,212	1,389	1,547	1,304	1,847	1,482	3,061
Louisiana Farm Bureau Mutual Ins. Co.	1,103	999	1,132	1,261	1,061	1,518	1,212	2,532
Massachusetts Bay Insurance Co.	1,221	1,158	1,341	1,494	1,179	1,811	1,441	1,296
Metropolitan Property & Casualty Ins. Co.	1,217	1,111	1,048	1,166	1,038	1,635	1,292	1,732
Safeco Insurance Co. of America	838	866	1,296	1,296	819	1,498	1,162	2,222
State Farm Fire and Casualty Co.	1,487	1,518	1,338	1,601	1,250	2,090	1,444	2,926
Teachers Insurance Co. <sup>6</sup>	1,050	811	889	1,109	998	1,183	1,355	3,109
The Standard Fire Insurance Co.	1,021	1,245	1,667	1,712	1,374	2,116	1,531	3,082
Trinity Universal of Kansas	1,371	1,410	1,463	1,463	1,544	1,517	1,569	1,517
United Services Automobile Assoc. <sup>7</sup>	927	936	1,015	1,102	818	1,099	904	1,746

### Notes:

•Quotes include \$100,000 liability with \$1,000 medical payments.

1. Rated example has no fire protection.
2. Risk not eligible.
3. Assumed has fire extinguisher to qualify for the Protective Device Discount.
4. \$1,000 minimum deductible.
5. Rates are based on \$500 AOP/2% wind/hail deductible
6. \$1,000 wind and hail deductible.
7. Available only to those who meet specific eligibility requirements, generally active duty U.S. military personnel and their families. New Orleans quote includes a \$1,000 deductible.